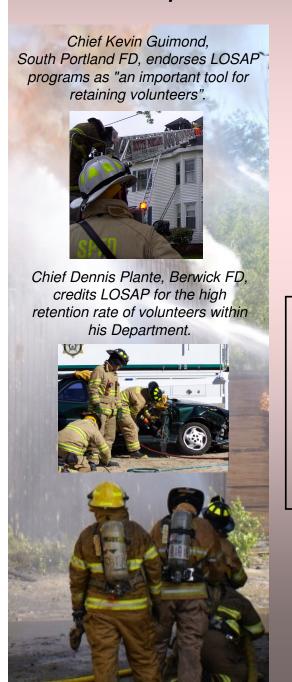
## Introducing a Length of Service Award Program (LOSAP) for Maine's Firefighters & EMS Responders

## Why is a statewide LOSAP Important to Maine's fire service?

Volunteer fire and EMS departments in Maine often struggle to recruit and retain qualified personnel. One proven & effective retention tool is the Length of Service Award Program (LOSAP). LOSAPs are annuity based saving programs for volunteer emergency services personnel.

LOSAP programs provide annuity based saving plans for volunteer Fire & EMS personnel who meet minimum service requirements.



## Do other States have LOSAP programs & how are they organized?

Laws in at least 40 states authorize LOSAP plans and nearly 20 percent of the volunteer firefighters in America participate in some form of LOSAP. Most follow a model which involves an annual minimum of training and service hours, with financial credit given toward a LOSAP program. After receiving a minimum number of years of credit, and beginning at a specified age, the volunteer is eligible for a monthly annuity.

The Maine Fire Protection Services
Commission and the Maine State Federation of Firefighters are working with our State legislators and Federal delegation to create legislation that will efficiently provide for implementation of local Fire and EMS LOSAP programs. This will ensure that Maine LOSAP plans have the same tax treatment as 401k and 403b savings based plans.

For More Information on Maine's LOSAP program contact:
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Visit online: HR1792 The Federal bill:
Volunteer Emergency Services Recruitment and Retention Act
http://www.nvfc.org/index.php?id=1152